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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	 Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Lindsey First name M Middle name	First name Middle name	
	Bring your picture identification to your meeting with the trustee.	Dimond Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you hav	re		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4952		

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Case number (if known)

Debtor 1 Lindsey M Dimond

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live	424 Dammauhyania Aya	If Debtor 2 lives at a different address:
		121 Pennsylvania Ave Loves Park, IL 61111	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Winnebago	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Document Case number (if known) Debtor 1 Lindsey M Dimond

Par	Tell the Court About	our Ba	ankruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are			rief description of each, see go to the top of page 1 and			C. § 342(b) for Individu	uals Filing for Bankruptcy
	choosing to file under	☐ Ch	napter 7					
		☐ Ch	napter 11					
		☐ Ch	napter 12					
		■ Cł	napter 13					
8.	How you will pay the fee		about how you	u may pay. Typically, if you a attorney is submitting your p	are paying	the fee yourself,	you may pay with cash	r local court for more details n, cashier's check, or money n a credit card or check with
			I need to pay	the fee in installments. If	you choos	e this option, sign	and attach the Applica	ation for Individuals to Pay
			•	e in Installments (Official For t my fee be waived (You ma	,	this option only it	f you are filing for Char	oter 7. By law, a judge may
			but is not requapplies to you	ired to, waive your fee, and r family size and you are un n to Have the Chapter 7 Filin	may do so able to pay	only if your inco the fee in install	me is less than 150% of ments). If you choose	of the official poverty line that this option, you must fill out
9.	Have you filed for bankruptcy within the last 8 years?	□ No						
				Northern District of				
			District	Illinois	When	3/30/12	Case number	12-bk-81277
			District		When		Case number	
			District		When		Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is	■ No						
	not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	S.					
			Debtor				Relationship to y	/ou
			District		When		Case number, if	known
			Debtor				Relationship to y	
			District		When		Case number, if	known
11.	Do you rent your residence?	□ No	. Go to lii	ne 12.				
	residence:	■ Ye	s. Has you	ur landlord obtained an evict	tion judgm	ent against you a	nd do you want to stay	in your residence?
				No. Go to line 12.				
				Yes. Fill out <i>Initial Statemer</i> bankruptcy petition.	nt About ar	n Eviction Judgme	ent Against You (Form	101A) and file it with this

Debtor 1 Lindsey M Dimond Document Page 4 of 58 Case number (if known)

Par	Report About Any Bu	sinesses	You Owr	n as a Sole Propriet	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	e and location of bus	iness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, Stat	e & ZIP Code			
	it to this petition.		Chec	k the appropriate bo	x to describe your business:			
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))			
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	s. If you in s, cash-f .C. 1116	None of the above g under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of ash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure 1116(1)(B).				
	For a definition of small	No.	I am ı	not filing under Chap	ter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am t Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy			
		☐ Yes.	I am t	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	4: Report if You Own or	Have Anv	Hazardo	ous Property or Any	y Property That Needs Immediate Attention			
	Do you own or have any		- I I I I I I I I I I I I I I I I I I I	oue i reperty or run	, i i oporty i ilat i i oodo ii iii oodaa i i ii oodaa ii oodaa ii oodaa oodaa ii oodaa oodaa oodaa ii oodaa			
1-7.	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	the hazard?				
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?	Number Street City State 9 7in Code			
					Number, Street, City, State & Zip Code			

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Debtor 1 Lindsey M Dimond

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Page 6 of 58 Case number (if known) Debtor 1 **Lindsey M Dimond** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Lindsey M Dimond Signature of Debtor 2 **Lindsey M Dimond**

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on January 26, 2017

MM / DD / YYYY

Debtor 1 Lindsey M Dimond Document Page 7 of 58 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Daniel A. Springer	Date	January 26, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
Daniel A. Springer Printed name		
Springer Law Firm		
Firm name		
2222 E State St		
Suite 107		
Rockford, IL 61104		
Number, Street, City, State & ZIP Code		
Contact phone 815.312.4725	Email address	dspringerlaw@gmail.com
Bar number & State		

		DOCUM	<u>eni Pade 8 di 5</u>	າຕ	
Fill in this infor	mation to identify your	case:			
Debtor 1	Lindsey M Dimon	nd			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	t1: Summarize Your Assets		
		Your a Value of	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	28,050.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	28,050.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	30,019.95
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	33,771.00
	Your total liabilities	\$	63,790.95
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,942.01
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,662.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal,	, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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Debtor 1 Lindsey M Dimond Document Page 9 of 58 Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$_______2,750.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Fill in the Debtor	this information to ident	tity vour caco a				
Debtor		illy your case al	nd this filing:			
	Lindsey N First Name		Middle Name	Last Name		
Debtor						
Spouse,	, if filing) First Name		Middle Name	Last Name		
Jnited	States Bankruptcy Court	for the: NORT	HERN DISTRICT OF ILL	INOIS		
Case r	number					☐ Check if this is ar
						amended filing
Offic	ial Form 106A	/B				
	edule A/B: I		,			40/45
				f an asset fits in more than or	no catogory list the asset in	12/15
nswer	tion. If more space is neede every question. Describe Each Residence	•		he top of any additional page Own or Have an Interest In	es, write your name and case	e number (if known).
Do y	ou own or have any legal or	r equitable interes	st in any residence, buildin	g, land, or similar property?		
NI.	o. Go to Part 2.					
_	es. Where is the property?					
	-					
Part 2:	Describe Your Vehicles					
Care	s, vans, trucks, tractors,	sport utility vel	hicles, motorcycles	Executory Contracts and U	·	
Cars □ No ■ Yo	0	sport utility vel	hicles, motorcycles	Exocutory Contracts and Co		
□ No ■ Yo	o es Make: Nissan	sport utility vel	Who has an interest in t	ŕ	Do not deduct secured cla	d claims on Schedule D:
□ No ■ Yo	o es Make: Nissan Murano	sport utility vel	Who has an interest in t ■ Debtor 1 only	ŕ	the amount of any secure Creditors Who Have Clair	d claims on Schedule D: ms Secured by Property.
□ No ■ Yo	o es Make: Nissan	sport utility vel	Who has an interest in t ■ Debtor 1 only □ Debtor 2 only	h e property? Check one	the amount of any secure	d claims on Schedule D:
□ No Yo	Make: Nissan Model: Murano Year: 2012		Who has an interest in t ■ Debtor 1 only	the property? Check one	the amount of any secure Creditors Who Have Clair Current value of the	d claims on Schedule D: ms Secured by Property. Current value of the
□ No Yo	Make: Nissan Model: Murano Year: 2012 Approximate mileage:		Who has an interest in t ■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2	the property? Check one only otors and another	the amount of any secure Creditors Who Have Clair Current value of the	d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
□ N• ■ Y•	Make: Nissan Model: Murano Year: 2012 Approximate mileage:		Who has an interest in t ■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 □ At least one of the det □ Check if this is comm	the property? Check one only otors and another munity property	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$17,000.00 Do not deduct secured clair	d claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$17,000.00
□ No ■ Yo 3.1	Make: Nissan Model: Murano Year: 2012 Approximate mileage: Other information:		Who has an interest in t ■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 □ At least one of the det □ Check if this is commander (see instructions)	the property? Check one only otors and another munity property	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$17,000.00	d claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$17,000.00 aims or exemptions. Put d claims on Schedule D:
□ N/ ■ Y/ 3.1	Make: Nissan Model: Murano Year: 2012 Approximate mileage: Other information: Make: GMC Model: Terrain Year: 2010	78000	Who has an interest in t ■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 □ At least one of the det □ Check if this is comme(see instructions) Who has an interest in t ■ Debtor 1 only □ Debtor 2 only	the property? Check one 2 only otors and another munity property the property? Check one	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$17,000.00 Do not deduct secured clair the amount of any secure Creditors Who Have Clair Current value of the	d claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$17,000.00 aims or exemptions. Put d claims on Schedule D: ms Secured by Property. Current value of the
□ N/d 3.1 3.2	Make: Nissan Model: Murano Year: 2012 Approximate mileage: Other information: Make: GMC Model: Terrain Year: 2010 Approximate mileage:		Who has an interest in to Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the det Check if this is comma (see instructions) Who has an interest in to Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2	the property? Check one only otors and another munity property the property? Check one	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$17,000.00 Do not deduct secured clair the amount of any secure Creditors Who Have Clair	d claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$17,000.00 aims or exemptions. Put d claims on Schedule D: ms Secured by Property.
□ N/d 3.1 3.2	Make: Nissan Model: Murano Year: 2012 Approximate mileage: Other information: Make: GMC Model: Terrain Year: 2010	78000	Who has an interest in t ■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 □ At least one of the det □ Check if this is comme(see instructions) Who has an interest in t ■ Debtor 1 only □ Debtor 2 only	the property? Check one only otors and another munity property the property? Check one	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$17,000.00 Do not deduct secured clair the amount of any secure Creditors Who Have Clair Current value of the entire property?	d claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$17,000.00 aims or exemptions. Put d claims on Schedule D: ms Secured by Property. Current value of the portion you own?
□ No ■ Yo 3.1	Make: Nissan Model: Murano Year: 2012 Approximate mileage: Other information: Make: GMC Model: Terrain Year: 2010 Approximate mileage:	78000	Who has an interest in to Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the det Check if this is comma (see instructions) Who has an interest in to Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2	che property? Check one 2 only btors and another munity property che property? Check one	the amount of any secure Creditors Who Have Clair Current value of the entire property? \$17,000.00 Do not deduct secured clair the amount of any secure Creditors Who Have Clair Current value of the	d claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$17,000.00 aims or exemptions. Put d claims on Schedule D: ms Secured by Property. Current value of the

Official Form 106A/B Schedule A/B: Property page 1

☐ Yes

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Case number (if known) Document Debtor 1 **Lindsey M Dimond** 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$27,000.00 .pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ■ Yes. Describe..... Furniture, kitchen appliances \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... \$280.00 TV, Tablets 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles □ No Yes. Describe..... Kids DVDs and CDs \$50.00 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$100.00 Used Clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe.....

13. Non-farm animals

Examples: Dogs, cats, birds, horses

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□ No

Necklace

\$100.00

	Case 17-80156	Doci	ument Page 12 of 58	
Debtor 1	Lindsey M Dimond		Case number (if known)	
Yes	. Describe			
	2 dog	s, 1 cat		\$110.00
■ No	ther personal and house	•	already list, including any health aids you did not list	
		•	s, including any entries for pages you have attached	\$990.00
Part 4: Do	escribe Your Financial Asse	ts		
Do you o	wn or have any legal or e	equitable interest in any	of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	aples: Money you have in y	, ,	in a safe deposit box, and on hand when you file your petitic	on
			Cash	\$10.00
			s; certificates of deposit; shares in credit unions, brokerage h	ouses, and other similar
Exam	pples: Checking, savings, o institutions. If you ha	ve multiple accounts with	the same institution, list each. Institution name:	
Exam	pples: Checking, savings, o institutions. If you ha		the same institution, list each.	ouses, and other similar
Exam	pples: Checking, savings, o institutions. If you ha	ve multiple accounts with	the same institution, list each. Institution name:	
Exam	pples: Checking, savings, o institutions. If you ha	Checkig Savings	Institution name: Rock Valley Credit Union	\$0.00
Exam □ No ■ Yes 18. Bonds Exam	nples: Checking, savings, o institutions. If you ha	Checkig Savings Checking account	Institution name: Rock Valley Credit Union Rock Valley Credit Union	\$0.00
Exam □ No ■ Yes 18. Bonds Exam ■ No	nples: Checking, savings, o institutions. If you ha	Checkig Savings Checking account	Institution name: Rock Valley Credit Union Rock Valley Credit Union Alpine Bank age firms, money market accounts	\$0.00
Exam □ No ■ Yes 18. Bonds Exam ■ No □ Yes 19. Non-p joint	nples: Checking, savings, or institutions. If you has institutions. If you has 17.1. 17.2. 17.3. 17.3. 17.4. 17.5. 17.5. 17.6. 17.7. 17.9. 17.9. 17.9. 17.9. 17.9. 17.9. 17.9.	Checkig Savings Checking account Cly traded stocks ent accounts with brokera Institution or issuer name	Institution name: Rock Valley Credit Union Rock Valley Credit Union Alpine Bank age firms, money market accounts	\$25.00 \$25.00
Exam □ No ■ Yes 18. Bonds Exam ■ No □ Yes 19. Non-p joint ■ No	nples: Checking, savings, o institutions. If you has institutions. If you has institutions. If you has institutions. If you has instituted and institutions. If you has instituted and ins	Checkig Savings Checking account Cly traded stocks ent accounts with brokera Institution or issuer name interests in incorporate	Institution name: Rock Valley Credit Union Rock Valley Credit Union Alpine Bank age firms, money market accounts e:	\$25.00 \$25.00

Official Form 106A/B Schedule A/B: Property page 3

Issuer name:

Case number (if known 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing No Yes. List each account separately. Type of account: Institution name: 401(k) Company through work 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications comp No Yes	Unknown
Type of account: Institution name:	panies, or others
22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications comp No ☐ Yes	panies, or others
Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications compand No Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No	
☐ Yes	orogram.
■ No	orogram.
□ v ₋ leguer name and description	orogram.
Yes Issuer name and description.	orogram.
24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition page 530(b)(1), 529A(b), and 529(b)(1).	
Yes Institution name and description. Separately file the records of any interests.11 U.S.C. § 5210	(c):
25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers a No	exercisable for your benefit
☐ Yes. Give specific information about them	
26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements	
■ No □ Yes. Give specific information about them	
27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional lice	nses
■ No	
☐ Yes. Give specific information about them	
Money or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you ■ No	
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years	
 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, prope No Yes. Give specific information 	rty settlement
Back due child support Child Suppor	t Unknown
 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' combenefits; unpaid loans you made to someone else ■ No □ Yes. Give specific information 	pensation, Social Security

Official Form 106A/B Schedule A/B: Property page 4

Debtor 1	Case 17-80156 Lindsey M Dimond	Doc 1	Filed 01/26/17 Document	Entered 01/26/17 10:10:19 Page 14 of 58 Case number (if known)	Desc Main
				Case Hamber (# Known)	
	sts in insurance policies ples: Health, disability, or life	e insurance; l	health savings account (HSA); credit, homeowner's, or renter's insurar	nce
■ Yes.	Name the insurance compa Com	any of each p pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
	Terr	m Life Insu	rance through work	Minor children	\$0.00
If you somed	aterest in property that is a are the beneficiary of a livin one has died. Give specific information			ed surance policy, or are currently entitled to rec	eive property because
Exam _l ■ No	s against third parties, wh ples: Accidents, employmer Describe each claim			it or made a demand for payment s to sue	
■ No	contingent and unliquidat	ed claims of	f every nature, includin	g counterclaims of the debtor and rights to	set off claims
■ No	nancial assets you did not	already list			
⊔ Yes.	Give specific information				
	the dollar value of all of yo art 4. Write that number h			ny entries for pages you have attached	\$60.00
Part 5: De	escribe Any Business-Related	Property You	Own or Have an Interest	In. List any real estate in Part 1.	
	own or have any legal or equi	itable interest	in any business-related p	roperty?	
	Go to line 38.				
	escribe Any Farm- and Commo			n or Have an Interest In.	
■ No.	u own or have any legal or Go to Part 7. s. Go to line 47.	r equitable ir	nterest in any farm- or o	commercial fishing-related property?	
Part 7:	Describe All Property You	Own or Have a	an Interest in That You Did	d Not List Above	
	u have other property of a ples: Season tickets, countr				
☐ Yes.	Give specific information				
54. Add 1	the dollar value of all of yo	our entries fi	rom Part 7. Write that n	number here	\$0.00

Official Form 106A/B Schedule A/B: Property page 5

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Case number (if known) Document Debtor 1 **Lindsey M Dimond**

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$27,000.00		
57.	Part 3: Total personal and household items, line 15	\$990.00		
58.	Part 4: Total financial assets, line 36	\$60.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$28,050.00	Copy personal property total	\$28,050.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$28,050.00

Official Form 106A/B Schedule A/B: Property page 6

		IAMAIIII.		
Fill in this infor	mation to identify your	case:		
Debtor 1	Lindsey M Dimon	nd		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exem	ptions are	you claiming?	Check one only	, even if	your spouse is	filing with	vou.
----	-------------------	------------	---------------	----------------	-----------	----------------	-------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che		
Furniture, kitchen appliances Line from Schedule A/B: 6.1	\$350.00		\$350.00	735 ILCS 5/12-1001(b)
Life Hoth Schedule A.B. 9.1			100% of fair market value, up to any applicable statutory limit	
TV, Tablets Line from Schedule A/B: 7.1	\$280.00		\$280.00	735 ILCS 5/12-1001(b)
Line Hori Schedule AVB. 1.1			100% of fair market value, up to any applicable statutory limit	
Kids DVDs and CDs Line from Schedule A/B: 8.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Line Hori Schedule AVB. 0.1			100% of fair market value, up to any applicable statutory limit	
Used Clothing Line from Schedule A/B: 11.1	\$100.00		\$100.00	735 ILCS 5/12-1001(a)
Life from Schedule A.B. 11.1			100% of fair market value, up to any applicable statutory limit	
Necklace Line from Schedule A/B: 12.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
LINE HOTH SCREAULE AVB. 12.1			100% of fair market value, up to any applicable statutory limit	

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Dept	or 1 Linasey IVI Dimona			Case number (if known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	2 dogs, 1 cat Line from Schedule A/B: 13.1	\$110.00		\$110.00	735 ILCS 5/12-1001(b)
	Life Holli Schedule A.B. 19.1			100% of fair market value, up to any applicable statutory limit	
	Cash Line from Schedule A/B: 16.1	\$10.00		\$10.00	735 ILCS 5/12-1001(b)
	Life Holli Schedule A.B. 10.1			100% of fair market value, up to any applicable statutory limit	
	Savings: Rock Valley Credit Union Line from Schedule A/B: 17.2	\$25.00		\$25.00	735 ILCS 5/12-1001(b)
ı	Line Irom Schedule A/B. 11.2			100% of fair market value, up to any applicable statutory limit	
	401(k): Company through work ine from Schedule A/B: 21.1	Unknown		100%	735 ILCS 5/12-1006
ı	Line Irom Schedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit	
	Child Support: Back due child support	Unknown		100%	735 ILCS 5/12-1001(g)(4)
	Line from Schedule A/B: 29.1			100% of fair market value, up to any applicable statutory limit	
	Term Life Insurance through work Beneficiary: Minor children	\$0.00		100%	215 ILCS 5/238
	Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	
	Are you claiming a homestead exemption Subject to adjustment on 4/01/19 and every			led on or after the date of adjustmen	nt.)
Ì	■ No	, , , , , , , , , , , , , , , , , , , ,			• /
ı	☐ Yes. Did you acquire the property cove	red by the exemption wi	ithin 1	,215 days before you filed this case	?
	□ No			•	
	Π Yes				

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		Document	Page 18	3 OT 58		
Fill in this information	on to identify you	r case:				
Debtor 1 L	indsey M Dimo	nd				
F	irst Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing) F	irst Name	Middle Name	Last Name			
(Spouse II, IIIIIIg) F	iist name	Middle Name	Last Name			
United States Bankru	ptcy Court for the:	NORTHERN DISTRICT OF ILLIN	10IS			
Case number						
(if known)					☐ Check	if this is an
					amend	led filing
Official Form 1	<u>06D</u>					
Schedule D:	Creditors	Who Have Claims S	ecure	d by Propert	У	12/15
		f two married people are filing together, out, number the entries, and attach it to				
1. Do any creditors have	e claims secured by	your property?				
☐ No. Check this	box and submit th	is form to the court with your other so	chedules. Y	ou have nothing else t	o report on this form.	
Yes. Fill in all of	of the information b	pelow.				
Part 1: List All Se	cured Claims					
<u> </u>		ages than any accuract claim, list the gradit	tor congretal	, Column A	Column B	Column C
for each claim. If more to	han one creditor has	nore than one secured claim, list the credit a particular claim, list the other creditors in al order according to the creditor's name.		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2.1 GM Financial		Describe the property that secures the	e claim:	value of collateral. \$10,000.00	claim \$10,000.00	If any \$0.00
Creditor's Name		2010 GMC Terrain 60000 miles				
801 Cherry St	treet, Suite	As of the date you file, the claim is: Ch	a alc all that			
3500		apply.	eck all that			
Fort Worth, T	X 76102	☐ Contingent				
Number, Street, City,	State & Zip Code	Unliquidated				
Who ower the debto	01 1	Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mo	ortgage or sec	cured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor		☐ Statutory lien (such as tax lien, mecha	anic's lien)			
At least one of the de		Judgment lien from a lawsuit				
☐ Check if this claim in community debt	relates to a	Other (including a right to offset)				
•	_					
Date debt was incurred		Last 4 digits of account numbe	r			
2.2 Nissan Motor Acceptance		Describe the property that secures the	e claim·	\$20,019.95	\$17,000.00	\$3,019.95
Creditor's Name		2012 Nissan Murano 78000 mi				
PO Box 6036	-	As of the date you file, the claim is: Ch apply.	eck all that			
Dallas, TX 75	266	Contingent				
Number, Street, City,	State & Zip Code	☐ Unliquidated				
	-	Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mo	ortgage or sec	cured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor	-	Statutory lien (such as tax lien, mecha	anic's lien)			
At least one of the de		Judgment lien from a lawsuit				
Check if this claim in community debt	relates to a	Other (including a right to offset)				
Johnnamy Gest						
Date debt was incurred	i	Last 4 digits of account numbe	r			

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Debtor 1	Lindsey M D	Dimond		Case number (if know)	
	First Name	Middle Name	Last Name		
Add the	dollar value of y	our entries in Column A on t	this page. Write that number here:	\$30,019.9	95
	the last page of at number here:	your form, add the dollar va	lue totals from all pages.	\$30,019.9	95

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	0400 11 00100 1	Document	Page 20 of 58	SSO WAIT
Fill in this ir	nformation to identify your			
Debtor 1	Lindsey M Dimon	d		
20010	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS	
Case numbe	er			
(if known)				Check if this is an
				amended filing
Official F	orm 106E/F			
		ho Have Unsecure	d Claims	12/15
			RITY claims and Part 2 for creditors with NONPRIORITY c	
Schedule G: E Schedule D: C left. Attach the name and case	xecutory Contracts and Unexp reditors Who Have Claims Sec Continuation Page to this pag e number (if known).	ired Leases (Official Form 106G) ured by Property. If more space le. If you have no information to	o list executory contracts on Schedule A/B: Property (Off b. Do not include any creditors with partially secured clair is needed, copy the Part you need, fill it out, number the report in a Part, do not file that Part. On the top of any ad	ns that are listed in entries in the boxes on the
	st All of Your PRIORITY Un			
	reditors have priority unsecure	d claims against you?		
	o to Part 2.			
☐ Yes.				
Part 2: Li	st All of Your NONPRIORIT	Y Unsecured Claims		
3. Do any cr	reditors have nonpriority unsec	cured claims against you?		
☐ No. Yo	ou have nothing to report in this p	art. Submit this form to the court wi	ith your other schedules.	
Yes.				
unsecured	d claim, list the creditor separately	y for each claim. For each claim list	the creditor who holds each claim. If a creditor has more ted, identify what type of claim it is. Do not list claims already but have more than three nonpriority unsecured claims fill out to	included in Part 1. If more
				Total claim
4.1 But	era Law Offices. P.C.	Last 4 digits of a	account number	\$1,587.00
	priority Creditor's Name			
	N. Main Street	When was the de	bt incurred?	
	ekford, IL 61103 ber Street City State Zlp Code	As of the date yo	ou file, the claim is: Check all that apply	
	incurred the debt? Check one.	•	,	
■ D	ebtor 1 only	☐ Contingent		
□p	ebtor 2 only	☐ Unliquidated		
	ebtor 1 and Debtor 2 only	☐ Disputed		
ПА	t least one of the debtors and and		ORITY unsecured claim:	
	heck if this claim is for a com	_		
debt		☐ Obligations ari	ising out of a separation agreement or divorce that you did no	t
	e claim subject to offset?	report as priority o		
■ N	0	•	ion or profit-sharing plans, and other similar debts	
☐ Y	es	Other. Specify	Legal Services	

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Debli	Lindsey M Dimond	Case number (if know)	
4.2	Capital One	Last 4 digits of account number	\$212.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept. PO Box 30253	When was the debt incurred?	
	Salt Lake City, UT 84130 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneck all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Charges	
4.3	Commonwealth Edison	Last 4 digits of account number	\$151.00
	Nonpriority Creditor's Name Attn: System Credit/BK Dept. 3 Lincoln Center 4th Floor	When was the debt incurred?	
	Oakbrook Terrace, IL 60181		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify services	
4.4	Direct TV	Last 4 digits of account number	\$298.00
	Nonpriority Creditor's Name PO Box 5007	When was the debt incurred?	
	Carol Stream, IL 60197 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other. Specify services	

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Linasey w Dimona	Case number (if know)	
Dr. Omengan	Last 4 digits of account number	\$225.00
Nonpriority Creditor's Name 461 N. Mulford #10 Rockford, IL 61107	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	□ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Services	
Hand and Hand Child Care	Last 4 digits of account number	\$1,925.00
Nonpriority Creditor's Name 9350 Forest Hills Machespoy Park II 61115	When was the debt incurred?	
Machesney Park, IL 61115 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	Положения	
Debtor 2 only	☐ Contingent	
	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	Other Specify services	
Kohls	Last 4 digits of account number	\$300.00
Nonpriority Creditor's Name Attn: Bankruptcy Dept.	When was the debt incurred?	•
PO Box 3115 Milwaukee, WI 53201 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify charges	

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Loves Park Water Nonpriority Creditor's Name	Last 4 digits of account number	\$103.00
6785 Weaver Rd.	When was the debt incurred?	
Rockford, IL 61114 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	The control of the co	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify services	
Malcolm Pediatrict Dentistry	Last 4 digits of account number	\$80.00
Nonpriority Creditor's Name Attn: Bankruptcy Dept.	When was the debt incurred?	· · · · · · · · · · · · · · · · · · ·
163 Cadillac Ct. Ste 3		
Belvidere, IL 61008-1737		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	Пол	
_	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify services	
AU		*
Nicor Gas	Last 4 digits of account number	\$181.00
Nonpriority Creditor's Name P.O. Box 549	When was the debt incurred?	
Aurora, IL 60507		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	-	
Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community debt	Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	■ Other. Specify services	

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Debtor	1 Lindsey M Dimond	Case number (if know)	
4.1	Nissan Motor Acceptance Corp.	Last 4 digits of account number	\$22,505.00
	Nonpriority Creditor's Name PO Box 660366 Dallas, TX 75266	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Charged off loan	
4.1	OneMain	Last 4 digits of account number	\$3,920.00
	Nonpriority Creditor's Name		
	601 NW 2nd St.	When was the debt incurred?	
	Evansville, IN 47708 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	The or the date you me, the diamner of look an that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		□ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Ioan	
4.1	Parker Center	Last 4 digits of account number	\$110.00
. ــــــــ	Nonpriority Creditor's Name		
	808 Harlem Road Machesney Park, IL 61115	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_		
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	

☐ Yes

Other. Specify

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Lindsey M Dimond	Case number (if know)	
Physicians Immediate Care	Last 4 digits of account number	\$202.00
Nonpriority Creditor's Name 1663 Belvidere Rd Belvidere, IL 61008	When was the debt incurred?	
Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify medical services	
Planet Fitness	Last 4 digits of account number	\$80.00
Nonpriority Creditor's Name		*
6333 N. 2nd St.	When was the debt incurred?	
Loves Park, IL 61111	As af the data was file the claim in Ot 1 to 10 to 1	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
_		
Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
gent Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	■ Other. Specify membership	
Rock River Disposal	Last 4 digits of account number	\$112.00
Nonpriority Creditor's Name 4002 South Main Street	When was the debt incurred?	
Rockford, IL 61102 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other Specify Services	

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Debtor 1 Lindsey M Dimond Case number (if know) 4.1 **Rockford Eye And Laser** \$149.00 Last 4 digits of account number Nonpriority Creditor's Name C/O Professional Billing When was the debt incurred? 6785 Weaver Rd. Ste D Rockford, IL 61114-8057 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify services 4.1 **Rockford Memorial** Unknown Last 4 digits of account number 8 Nonpriority Creditor's Name When was the debt incurred? Attn: Bankruptcy Dept. 2400 N Rockton Ave Rockford, IL 61103 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Services for Daughter ☐ Yes 4.1 **Security Finance Central** \$1.00 Last 4 digits of account number 9 Nonpriority Creditor's Name When was the debt incurred? Attn: Bankruptcy Dept. PO Box 1893 Spartanburg, SC 29304 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify loan

Debtor 1	Lindsey N	M Dimond	Document Page 2	7 of 5	8 number (i	know)				
1		ditor's Name ruptcy Dept.	Last 4 digits of account number When was the debt incurred?			-	\$1,219.00			
<u>1</u>	Number Street (s, MN 55426 City State Zlp Code the debt? Check one.	As of the date you file, the claim	is: Check	k all that a	oply				
ļ	Debtor 1 onl	ly	☐ Contingent							
ı	Debtor 2 onl	ly	☐ Unliquidated							
ı	Debtor 1 and	d Debtor 2 only	☐ Disputed							
ı	At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:						
(debt	s claim is for a community	☐ Student loans ☐ Obligations arising out of a sep	aration ag	greement o	or divorce that you did not				
		bject to offset?	report as priority claims							
	No No		Debts to pension or profit-sharing	ng plans,	and other	similar debts				
	□ Yes		Other. Specify services							
	Wollery Der	-	Last 4 digits of account number			_	\$411.00			
I	Nonpriority Cred P.O. Box 30 Salem, OR 9	000	When was the debt incurred?							
		City State Zlp Code	As of the date you file, the claim							
'	Who incurred t	the debt? Check one.								
I	Debtor 1 onl	ly	☐ Contingent							
ı	Debtor 2 onl	ly	☐ Unliquidated							
l	Debtor 1 and	d Debtor 2 only	☐ Disputed							
ı	At least one	of the debtors and another	Type of NONPRIORITY unsecure							
		s claim is for a community	_	☐ Student loans						
ı	_	bject to offset?	☐ Obligations arising out of a sepreport as priority claims							
	No		Debts to pension or profit-sharing	ng plans,	and other	similar debts				
l	☐ Yes		Other. Specify Services							
Part 3:	List Othors	s to Be Notified About a Debt	That You Alroady Listed							
5. Use this is trying have m notified Part 4: 6. Total th	s page only if y g to collect fro ore than one c I for any debts	you have others to be notified about myou for a debt you owe to some reditor for any of the debts that you not fill out or some mounts for Each Type of Unsecretain types of unsecured claims	out your bankruptcy, for a debt that eone else, list the original creditor in ou listed in Parts 1 or 2, list the add submit this page.	n Parts 1 itional cr	or 2, ther reditors he	list the collection agency	r here. Similarly, if you ditional persons to be			
	60	Domestic support chliquians		6a.	œ.	Total Claim				
To clai	6a. otal ims	Domestic support obligations		va.	\$	0.00	-			
from Pa		Taxes and certain other debts y	-	6b.	\$	0.00	-			
	6c. 6d.	Claims for death or personal inj	ury while you were intoxicated ured claims. Write that amount here.	6c. 6d.	\$	0.00	-			
	ou.	Calon Add an other phonty unsec	area siamis. White that amount field.	ou.	\$	0.00	-			
	6e.	Total Priority. Add lines 6a through	gh 6d.	6e.	\$	0.00	-			
	6f.	Student loans		6f.	\$	Total Claim 0.00				
To	otal						-			

claims

from Part 2

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

0.00

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6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 33,771.00
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 33.771.00

		170771110	3.0 1.000.7.7.00.307	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Lindsey M Dimor	nd		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit Name, Numb	h whom you have the coer, Street, City, State and ZIP Coo	ontract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	=
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	-
	-,				

		Docume	<u>nt Pade 30 d</u>)T 58	
Fill in this i	nformation to identify your				
Debtor 1	Lindsey M Dimor	nd			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing) First Name	Middle Name	Last Name		
	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Office Otate	33 Bankruptcy Gourt for the.	TOTALIZATION DIGITALION	OI ILLIIVOIO		
Case number	er				☐ Check if this is an
·					amended filing
Official	Form 10011				
	Form 106H	abtava			
Scheal	ule H: Your Cod	eptors			12/15
our name a	d number the entries in the and case number (if known) ou have any codebtors? (If	. Answer every question			p of any Additional Pages, write
1. DO y	ou have any codebiors? (II	you are ming a joint case,	uo not list either spouse	as a codebior.	
■ No □ Yes					
	in the last 8 years, have you , California, Idaho, Louisiana				y states and territories include
	Go to line 3. Did your spouse, former spor	use, or legal equivalent live	e with you at the time?		
in line 2	2 again as a codebtor only i 06D), Schedule E/F (Official	f that person is a guaran	tor or cosigner. Make	sure you have listed th	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	olumn 1: Your codebtor ame, Number, Street, City, State and Z	IP Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lin	e
N:	ame			□ Schedule E/F, I	line
				☐ Schedule G, lin	e
Ni Ci	umber Street ity	State	ZIP Code	_	
3.2				☐ Schedule D, lin	е
	ame			□ Schedule E/F, I	
				☐ Schedule G, lin	
N	umber Street			_	
C		State	ZIP Code		

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Fill	in this information to identify your c	ase.				ı				
	otor 1 Lindsey M C									
	otor 2 ouse, if filing)				_					
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_					
(If kr	se number					☐ An		d filing		ition chapter late:
	fficial Form 106l chedule I: Your Inc					MN	M / DD/ Y	YYY		
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not filing wi	ng jointly, and your sp ith you, do not include	ouse i e inforr	s liv natio	ing with y on about y	ou, incluyour spo	ude informa ouse. If mor	ation ab re space	oout your e is needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	or non-fili	ng spot	ıse
	If you have more than one job, attach a separate page with	Employment status	■ Employed				☐ Emplo	•		
	information about additional employers.		☐ Not employed				☐ Not employed			
	Include part-time, seasonal, or	Occupation	Senior Certified Pharm Tech							
	self-employed work.	Employer's name	Walgreens							
	Occupation may include student or homemaker, if it applies.	Employer's address	1145 N, Alpine Rockford, IL 6110	07						
		How long employed to	here? 13 years				_			
Par	t 2: Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to rep	ort for	any l	line, write S	\$0 in the	space. Inclu	ude your	r non-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all e	mplo	oyers for th	nat perso	n on the line	es below	v. If you need
						For Debt	or 1	For Debt		se
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	2,7	745.17	\$	N	I/A
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N	I/A

Calculate gross Income. Add line 2 + line 3.

4. **\$ 2,745.17**

N/A

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Deb	tor 1	Lindsey M Dimond		(Case	number (if known)				
					Foi	r Debtor 1	_	or Debtor		
	Сор	y line 4 here	4.		\$_	2,745.17	\$		N/A	-
5.	List	all payroll deductions:								
	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a 5b		\$_ \$	602.33	\$ \$		N/A N/A	_
	5c.	Voluntary contributions for retirement plans	50		\$	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50	i.	\$_	95.33	\$		N/A	_
	5e.	Insurance	5e		\$_	221.00	\$		N/A	_
	5f.	Domestic support obligations	5f.		\$_	0.00	\$		N/A	_
	5g.	Union dues	5g		\$_	0.00	\$		N/A	_
	5h.	Other deductions. Specify: 2nd 401(k) Loan	_	1.+	\$_	110.50			N/A	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ _	1,029.16	\$		N/A	-
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	1,716.01	\$		N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a		\$	0.00	¢		NI/A	
	8b.	Interest and dividends	8b		\$ _	0.00	\$ \$		N/A N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80		\$	1,026.00	\$		N/A	_
	8d.	Unemployment compensation	8d	i.	\$	0.00	\$		N/A	_
	8e.	Social Security	8e	€.	\$_	0.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$	0.00	\$		N/A	_
	8g.	Pension or retirement income	8g		\$_	0.00	\$		N/A	_
	8h.	Other monthly income. Specify: _pro rated tax refund	_ 8h	1.+	\$_	200.00	+ \$		N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	5	\$	1,226.00	\$		N//	A
10.	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		2,942.01 + \$		N/A	= \$	2,942.01
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		· –					┧	2,0 1210 1
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe			. •	•	n <i>Schedul</i>	/e J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							\$	2,942.01
13.	Do	ou expect an increase or decrease within the year after you file this form	?						Combi	ned y income
		No.								
		Ves Evolain:								

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			•		
Fill	in this information to identify your case:				
Deb	Lindsey M Dimond		Chec	ck if this is:	
<u>.</u>				An amended filing	
	ouse, if filing)			A supplement show 13 expenses as of	wing postpetition chapter
(Spc	ouse, ir ming)			13 expenses as or	the following date.
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILL	LINOIS	-	MM / DD / YYYY	
1	se number				
(lf kı	nown)				
Of	fficial Form 106J				
	chedule J: Your Expenses				12/1
Be info	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to the mber (if known). Answer every question.				
Par 1.	tt 1: Describe Your Household Is this a joint case?				
١.					
	No. Go to line 2.				
	Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expens	ses for Separate House	ehold of Deb	tor 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	•		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.	Child		3	Yes
					□ No
		Child		6	■ Yes
					□ No
					☐ Yes
					□ No
					☐ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?				
exp	Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless on seem of a date after the bankruptcy is filed. If this is a sublicable date.				
the	lude expenses paid for with non-cash government assistand value of such assistance and have included it on <i>Schedule</i> ficial Form 106I.)			Your exp	enses
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	e. Include first mortgag	e 4. \$	S	750.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$	3	0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00
	4d. Homeowner's association or condominium dues		4d. \$	3	0.00
5	Additional mortgage payments for your residence, such as	home equity loans	5 \$. ———	0.00

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Deptor 1 Lindse	y M Dimond	Case num	ber (if known)	
6. Utilities:				
	ty, heat, natural gas	6a.	\$	175.00
	sewer, garbage collection	6b.	· <u> </u>	72.00
·	one, cell phone, Internet, satellite, and cable services	6c.		170.00
6d. Other. S		6d.	·	0.00
	usekeeping supplies	7.	\$	475.00
	d children's education costs	8.	\$	755.00
	ndry, and dry cleaning	9.		
_	e products and services	9. 10.		25.00
	•		·	50.00
1. Medical and	•	11.	»	0.00
	n. Include gas, maintenance, bus or train fare. car payments.	12.	\$	100.00
	t, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
	ntributions and religious donations	14.	·	
	initibutions and religious donations	14.	Ψ	0.00
5. Insurance.	insurance deducted from your pay or included in lines 4 or 20.			
15a. Life inst		15a.	\$	0.00
15b. Health i		15a. 15b.		0.00
			·	
15c. Vehicle		15c.		90.00
	surance. Specify:	15d.	>	0.00
	include taxes deducted from your pay or included in lines 4 or 20.	40	•	
Specify:		16.	>	0.00
	r lease payments:	47-	c	0.00
	ments for Vehicle 1	17a.	·	0.00
	ments for Vehicle 2	17b.	·	0.00
17c. Other. S		17c.	·	0.00
17d. Other. S		17d.	\$	0.00
	ts of alimony, maintenance, and support that you did not report a		\$	0.00
	m your pay on line 5, <i>Schedule I, Your Incom</i> e (Official Form 106I) nts you make to support others who do not live with you.). 10.	\$	0.00
Specify:	its you make to support others who do not live with you.	19.	Φ	0.00
	operty expenses not included in lines 4 or 5 of this form or on Sci		ur Incomo	
	perty expenses not included in lines 4 or 5 or this form or on <i>Sci</i> ges on other property	20a.		0.00
20b. Real es		20a. 20b.		
				0.00
	y, homeowner's, or renter's insurance	20c.		0.00
	ance, repair, and upkeep expenses	20d.	·	0.00
	wner's association or condominium dues	20e.	·	0.00
 Other: Specify 	<i>y</i> :	21.	_+\$	0.00
2 Calculate voi	ir monthly expenses			
22a. Add lines	• •		\$	2,662.00
	22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	2,002.00
			i	
22c. Add line 2	22a and 22b. The result is your monthly expenses.		\$	2,662.00
3. Calculate you	ır monthly net income.		L	
•	ne 12 (your combined monthly income) from Schedule I.	23a.	\$	2,942.01
	our monthly expenses from line 22c above.	23b.	· .	2,662.00
		200.	T	2,002.00
23c. Subtrac	t your monthly expenses from your monthly income.			
	ult is your <i>monthly net income</i> .	23c.	\$	280.01
	•			
	et an increase or decrease in your expenses within the year after			
	you expect to finish paying for your car loan within the year or do you expect yo	ur mortgage p	payment to increa	ase or decrease because o
_	he terms of your mortgage?			
■ No.				
ΠYes	Explain here:			

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Fill in this infor	rmation to identify your	case.			
Debtor 1	• • • • • • • • • • • • • • • • • • • •				
Debior	Lindsey M Dimor	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For		an Individual	Debtor's So	chedules	12/15
obtaining mone years, or both. 1		n connection with a banl			ment, concealing property, or 0, or imprisonment for up to 20
Did you pa	ay or agree to pay some	eone who is NOT an attor	ney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				ruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules fil	ed with this declaratio	n and
	dsey M Dimond		x		
Linds	ey M Dimond		Signature o	f Debtor 2	

Date _____

Date **January 26, 2017**

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Ħ	in this inform	nation to identify you	r case:				
De	btor 1	Lindsev M Dimo	Lindsey M Dimond				
		First Name	Middle Name	Last Name			
	btor 2 buse if, filing)	First Name	Middle Name	Last Name			
Uni	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS			
Ca	se number						
(if known)					Check if this is an amended filing		
\sim	Kielel Fed	107					
	ficial For atement		Affairs for Indivi	duals Filing for B	ankruptcy	4/10	
Be a	as complete a	nd accurate as possi	ible. If two married people a	are filing together, both are	equally responsible for sup	plying correct	
		ore space is needed, ı). Answer every que		this form. On the top of any	y additional pages, write you	ır name and case	
Pai	rt 1: Give D	etails About Your Ma	arital Status and Where You	ı Lived Before			
1.		current marital statu					
	_						
	■ Married■ Not mar	ried					
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?			
	■ No						
	☐ Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>1</i> .		
	Debtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there	
3.					ity property state or territory		
stat	es and territori	es include Arizona, Ca	lifornia, Idaho, Louisiana, Ne	vada, New Mexico, Puerto R	ico, Texas, Washington and V	/isconsin.)	
	■ No						
	☐ Yes. Ma	ke sure you fill out Scl	nedule H: Your Codebtors (O	fficial Form 106H).			
Pai	t 2 Explain	n the Sources of You	r Income				
4.	Fill in the tota	I amount of income yo	nployment or from operatir u received from all jobs and a have income that you receiv	all businesses, including part		ndar years?	
	□ No						
	Yes. Fill	in the details.					
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and	Sources of income Check all that apply.	Gross income (before deductions	
_				exclusions)	_	and exclusions)	
the date you filed for hankruntey:		■ Wages, commissions, bonuses, tips	\$1,000.00	☐ Wages, commissions, bonuses, tips			
			☐ Operating a business		☐ Operating a business		

Official Form 107

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	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply	
For last calendar year: (January 1 to December 31, 20	Wages, commissions, bonuses, tips	\$32,000.00	☐ Wages, commiss bonuses, tips	sions,
	☐ Operating a business		☐ Operating a busi	ness
For the calendar year before t (January 1 to December 31, 20		\$29,361.00	☐ Wages, commiss bonuses, tips	sions,
	☐ Operating a business		☐ Operating a busi	ness
Include income regardless of and other public benefit pay winnings. If you are filing a	income during this year or the two of whether that income is taxable. Examents; pensions; rental income; intigiont case and you have income that oss income from each source separate.	xamples of other income are a erest; dividends; money collec t you received together, list it o	alimony; child support; cted from lawsuits; roya only once under Debtor	alties; and gambling and lottery r 1.
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Part 3: List Certain Paymer	nts You Made Before You Filed fo	r Bankruptcy		
No. Neither Debtor individual primare puring the 90 da □ No. Go □ Yes List paic not * Subject to adj Yes. Debtor 1 or Del During the 90 da □ No. Go □ Yes List	ebtor 2's debts primarily consum 1 nor Debtor 2 has primarily consum rily for a personal, family, or househ ays before you filed for bankruptcy, or to line 7. below each creditor to whom you put that creditor. Do not include payme include payments to an attorney for justment on 4/01/19 and every 3 year btor 2 or both have primarily consum ays before you filed for bankruptcy, or to line 7. below each creditor to whom you put	sumer debts. Consumer debtoold purpose." did you pay any creditor a total aid a total of \$6,425* or more ents for domestic support obligations bankruptcy case. ars after that for cases filed on sumer debts. did you pay any creditor a total aid a total of \$600 or more and	al of \$6,425* or more? in one or more paymer gations, such as child s or after the date of adj al of \$600 or more? d the total amount you	nts and the total amount you support and alimony. Also, do ustment.
	ude payments for domestic support rney for this bankruptcy case.	obligations, such as child sup	port and alimony. Also,	, do not include payments to an

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7.	Within 1 year before you filed for bankrupt Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. It alimony. ■ No □ Yes. List all payments to an insider.	artners; relatives of any gen a control, or owner of 20% o	eral partners; partner r more of their voting	erships of which yog g securities; and a	ou are a general ny managing ag	partner; corporations ent, including one for
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the	his payment
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos No				ccount of a del	ot that benefited an
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the Include credite	
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	case
	Post Decree	Family law - child support	Winnebago Co Court 400 W State St Rockford, IL 61	-	☐ Pending ☐ On appea ☐ Conclude	
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address			oreclosed, garnis	shed, attached,	seized, or levied? Value of the property
11.	Within 90 days before you filed for bankrul accounts or refuse to make a payment bed No ☐ Yes. Fill in the details.	ptcy, did any creditor, incl		nancial institution	n, set off any an	nounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		erty in the possess	ion of an assigne	e for the benef	it of creditors, a

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Case number (if known) Document Debtor 1 Lindsey M Dimond

Par	t 5: List Certain Gifts and Contributions	S			
13.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift.	ıptcy,	did you give any gifts with a total value of more th	nan \$600 per person	?
	Gifts with a total value of more than \$600 per person	0	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankru No Yes. Fill in the details for each gift or co		did you give any gifts or contributions with a tota	I value of more than	\$600 to any charity?
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	otal	Describe what you contributed	Dates you contributed	Value
Par	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankrup or gambling? ■ No □ Yes. Fill in the details.	otcy o	r since you filed for bankruptcy, did you lose anyt	hing because of the	t, fire, other disaster,
	how the loss occurred	Includ	ibe any insurance coverage for the loss e the amount that insurance has paid. List pending nce claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfers				
16.	consulted about seeking bankruptcy or p	repari	lid you or anyone else acting on your behalf pay or ing a bankruptcy petition? rs, or credit counseling agencies for services required		rty to anyone you
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	ou	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Springer Law Firm 2222 E State St Suite 107 Rockford, IL 61104 dspringerlaw@gmail.com		Attorney Fees	Jan. 2017 Filing fee only	\$310.00
17.	Within 1 year before you filed for bankrup promised to help you deal with your cred Do not include any payment or transfer that	itors o		or transfer any prope	rty to anyone who
	No				
	Yes. Fill in the details.			_	
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Debtor 1 Lindsey M Dimond

18.	Within 2 years before you filed for bankruptor transferred in the ordinary course of your but include both outright transfers and transfers mad include gifts and transfers that you have already No Yes. Fill in the details.	siness or financial affa de as security (such as t	nirs? he granting of a s			
	Person Who Received Transfer Address Person's relationship to you	Description and v property transferr			any property or received or debts change	Date transfer was made
19.	Within 10 years before you filed for bankrupte beneficiary? (These are often called asset-protein No ☐ Yes. Fill in the details.		y property to a s	elf-settled tr	ust or similar device o	of which you are a
	Name of trust	Description and v	alue of the prope	erty transfer	red	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Inst	ruments, Safe Deposit	Boxes, and Sto	rage Units		
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ	other financial accour	nts; certificates o	of deposit; s		
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution and	Last 4 digits of account number	Type of accour instrument	cle m	ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, any	safe depos	it box or other deposit	ory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe the	contents	Do you still have it?
22.	Have you stored property in a storage unit or	,	home within 1 y	ear before y	ou filed for bankruptc	y?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe the	contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control fo	or Someone Else				
23.	Do you hold or control any property that som for someone.	eone else owns? Inclu	ude any property	you borrow	ed from, are storing fo	or, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe the	property	Value
Par	t 10: Give Details About Environmental Infor	mation				
For	the purpose of Part 10, the following definition	ns apply:				

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Debtor 1 **Lindsey M Dimond**

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

Ren	ort all notices, releases, and proceedings that		they occurred	
•	Has any governmental unit notified you that yo	, •	•	ntal law?
	_	ou may no mand or potentially mand		
	NoYes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of an	y release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or admin	istrative proceeding under any envi	ronmental law? Include settlements a	nd orders.
	■ No □ Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	t 11: Give Details About Your Business or Co	nnections to Any Business		
27.	Within 4 years before you filed for bankruptcy	, did you own a business or have an	y of the following connections to any	business?
	☐ A sole proprietor or self-employed in a	trade, profession, or other activity,	either full-time or part-time	
	☐ A member of a limited liability compan	y (LLC) or limited liability partnershi	ip (LLP)	
	☐ A partner in a partnership			
	☐ An officer, director, or managing exec	utive of a corporation		
	☐ An owner of at least 5% of the voting of	or equity securities of a corporation		
	■ No. None of the above applies. Go to Par	t 12.		
	☐ Yes. Check all that apply above and fill in	the details below for each business		
	Business Name D Address	escribe the nature of the business	Employer Identification number Do not include Social Security n	umber or ITIN
		lame of accountant or bookkeeper	Dates business existed	
28.	Within 2 years before you filed for bankruptcy institutions, creditors, or other parties.	, did you give a financial statement t		de all financial
	No			
	Yes. Fill in the details below.	tota laquad		
	Name Address (Number, Street, City, State and ZIP Code)	ate Issued		

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 6 Case 17-80156 Filed 01/26/17 Entered 01/26/17 10:10:19 Desc Main Doc 1 Page 42 of 58 Case number (if known) Document

Debtor 1 Lindsey M Dimond

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Lin	idsey M Dimond	
Lindsey M Dimond		Signature of Debtor 2
Signat	ure of Debtor 1	
Date	January 26, 2017	Date
Did you	ı attach additional p	ages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No		
☐ Yes		
Did you	ı pay or agree to pay	someone who is not an attorney to help you fill out bankruptcy forms?
■ No		
☐ Yes.	Name of Person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$4,000.00 toward the flat fee, leaving a balance due of \$0.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: January 26, 2017		
Signed:		
/s/ Lindsey M Dimond	/s/ Daniel A. Springer	
Lindsey M Dimond	Daniel A. Springer	_
	Attorney for the Debtor(s)	
Debtor(s)		
Do not sign this agreement if the amo	ounts are blank.	

Local Bankruptcy Form 23c

Case 17-80156 Doc 1 Filed 01/26/17 Entered 01/26/17 10:10:19 Desc Main Document Page 53 of 58

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

Lindsey M Dimond		Case No.	
	Debtor(s)	Chapter	13
DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR DE	CBTOR(S)
empensation paid to me within one year before the filir	ng of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to
For legal services, I have agreed to accept		\$	4,000.00
			4,000.00
Balance Due		\$	0.00
ne source of the compensation paid to me was:			
■ Debtor □ Other (specify):			
he source of compensation to be paid to me is:			
■ Debtor □ Other (specify):			
I have not agreed to share the above-disclosed comp	ensation with any other person	n unless they are mem	pers and associates of my law firm.
n return for the above-disclosed fee, I have agreed to re	ender legal service for all aspec	cts of the bankruptcy c	ase, including:
Preparation and filing of any petition, schedules, stat Representation of the debtor at the meeting of credite [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application	ement of affairs and plan which ors and confirmation hearing, a reduce to market value; ex ons as needed; preparatio	th may be required; and any adjourned hear memption planning;	rings thereof;
			es, relief from stay actions or
	CERTIFICATION		
	y agreement or arrangement fo	or payment to me for re	epresentation of the debtor(s) in
nuary 26, 2017			
te	Signature of Attorn Springer Law Fi 2222 E State St Suite 107 Rockford, IL 611 815.312.4725	rm	
	DISCLOSURE OF COMPED aursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filing rendered on behalf of the debtor(s) in contemplation of For legal services, I have agreed to accept Prior to the filing of this statement I have received Balance Due the source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name of the preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of credite [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application of the debtor(s), the above-disclosed feres any other adversary proceeding.	Disclosure of Compensation of the debtor of the source of compensation bearing in the above-disclosed fee, I have agreed to share the above-disclosed compensation with a person or persons copy of the agreement, together with a list of the names of the bebtor in the neutrino of the debtor's financial situation, and rendering advice to the debtor in de Preparation and filing of any petition, schedules, statement of affairs and plan whic Representation of the debtor at the meeting of creditors and confirmation hearing, a greement with the debtor(s), the above-disclosed fee does not include the followir Representation of the debtors; in any dischargeability actions, jud any other adversary proceeding. Septiment Sept	Debtor(s) Chapter DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DE ursuant to 11 U. S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above nam sumpensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid e rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as fol For legal services, I have agreed to accept

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$4,000.00 toward the flat fee, leaving a balance due of \$0.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:January 25, 2017	
Signed:	
/s/ Lindsey M Dimond	/s/ Daniel A. Springer
Lindsey M Dimond	Daniel A. Springer
	Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

United States Bankruptcy Court Northern District of Illinois

In re	Lindsey M Dimond		Case No.	
		Debtor(s)	Chapter 13	
	VERIFICATION OF CREDITOR MATRIX			
		Number of Creditors: 23		
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credite	ors is true and correct to the	best of my
Date:	January 26, 2017	/s/ Lindsey M Dimond Lindsey M Dimond Signature of Debtor		

Butera Law Offices, P.C. 728 N. Main Street Rockford, IL 61103

Capital One Attn: Bankruptcy Dept. PO Box 30253 Salt Lake City, UT 84130

Commonwealth Edison Attn: System Credit/BK Dept. 3 Lincoln Center 4th Floor Oakbrook Terrace, IL 60181

Direct TV PO Box 5007 Carol Stream, IL 60197

Dr. Omengan 461 N. Mulford #10 Rockford, IL 61107

GM Financial 801 Cherry Street, Suite 3500 Fort Worth, TX 76102

Hand and Hand Child Care 9350 Forest Hills Machesney Park, IL 61115

Kohls
Attn: Bankruptcy Dept.
PO Box 3115
Milwaukee, WI 53201

Loves Park Water 6785 Weaver Rd. Rockford, IL 61114

Malcolm Pediatrict Dentistry Attn: Bankruptcy Dept. 163 Cadillac Ct. Ste 3 Belvidere, IL 61008-1737 Nicor Gas P.O. Box 549 Aurora, IL 60507

Nissan Motor Acceptance PO Box 60366 Dallas, TX 75266

Nissan Motor Acceptance Corp. PO Box 660366 Dallas, TX 75266

OneMain 601 NW 2nd St. Evansville, IN 47708

Parker Center 808 Harlem Road Machesney Park, IL 61115

Physicians Immediate Care 1663 Belvidere Rd Belvidere, IL 61008

Planet Fitness 6333 N. 2nd St. Loves Park, IL 61111

Rock River Disposal 4002 South Main Street Rockford, IL 61102

Rockford Eye And Laser C/O Professional Billing 6785 Weaver Rd. Ste D Rockford, IL 61114-8057

Rockford Memorial Attn: Bankruptcy Dept. 2400 N Rockton Ave Rockford, IL 61103 Security Finance Central Attn: Bankruptcy Dept. PO Box 1893 Spartanburg, SC 29304

Verizon Wireless Attn: Bankruptcy Dept. PO Box 26055 Minneapolis, MN 55426

Wollery Dentistry P.O. Box 3000 Salem, OR 97302